

*'Health insurance reform means stable coverage that can't be taken away. If your spouse is laid off or changes jobs you won't lose your coverage. If you or your family or co-worker gets sick, you won't pay more or lose your coverage. With health insurance reform, no one is able to get between you and your doctor. It will keep government out of health care decisions, allowing you to keep the coverage you have today if you want it.'*

**- Congressman Russ Carnahan**

America faces many serious challenges, but the rising cost of health care represents one of the greatest economic threats to individuals and families, businesses large and small, and our nation's long-term fiscal stability. The time to address this problem is now. We need a uniquely American solution to build on what works and fix what's broken.

**Health Insurance Reform, that has been signed into law will give Americans peace of mind that they can keep the care they like and never be denied the care they need. It will:**

- Put doctors and patients back in charge
- Lower costs
- Offer more choices
- Improve the quality of health care

Reforms beginning this year in 2010:

- Insurance companies will no longer be able to deny coverage to kids with pre-existing conditions or drop coverage when people get sick
  - There will be an end to lifetime caps on coverage, so insurance companies can't drop you if you hit an arbitrary limit.
  - Young adults will be able to stay on their parents' policy until age 26.

- Small businesses will immediately receive tax credits to make covering their employees more affordable.
- Seniors struggling to afford needed medication because of the "donut hole" will soon receive a \$250 rebate to help pay for prescription drugs; beginning in 2011, they'll get a 50% discount on brand-name drugs, and the gap will be eliminated completely by 2020.
- People who are "uninsurable" because of pre-existing conditions will have access to a highrisk pool.